

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: § Case No. 15-01714  
LYNDA L SPANIAK §  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(without deducting any secured claims)</i>	\$1,109.05	Assets Exempt:	\$27,721.00
Total Distributions to Claimants:	\$1,018.56	Claims Discharged Without Payment:	\$42,899.40
Total Expenses of Administration:	\$1,337.44		

3) Total gross receipts of \$2,356.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$2,356.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from <b>Exhibit 4</b> )	NA	\$3,887.44	\$1,337.44	\$1,337.44
Prior Chapter Admin. Fees and Charges (from <b>Exhibit 5</b> )	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from <b>Exhibit 7</b> )	\$43,584.33	\$37,946.86	\$37,946.86	\$1,018.56
<b>Total Disbursements</b>	\$43,584.33	\$41,834.30	\$39,284.30	\$2,356.00

4). This case was originally filed under chapter 7 on 01/19/2015. The case was pending for 32 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/21/2017

By: /s/ David P. Leibowitz  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Estate of Charles Schroeder (Debtor's uncle, deceased 11/2014 - Cheryl Spaniak, Executor; Debtor has 1/4 share of estate)	1129-000	\$2,356.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$2,356.00</b>

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

NONE

**EXHIBIT 3 – SECURED CLAIMS**

NONE

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$589.00	\$589.00	\$589.00
David P. Leibowitz, Trustee	2200-000	NA	\$20.25	\$20.25	\$20.25
Green Bank	2600-000	NA	\$12.09	\$12.09	\$12.09
Lakelaw, Attorney for Trustee	3110-000	NA	\$3,050.00	\$500.00	\$500.00
Lakelaw, Attorney for Trustee	3120-000	NA	\$216.10	\$216.10	\$216.10
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	<b>\$3,887.44</b>	<b>\$1,337.44</b>	<b>\$1,337.44</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

NONE

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

NONE

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-900	\$19,877.00	\$19,877.19	\$19,877.19	\$533.53
2	PYOD, LLC its successors and assigns as	7100-900	\$1,399.00	\$1,399.71	\$1,399.71	\$37.57

	assignee					
3	Quantum3 Group LLC as agent for	7100-900	\$769.71	\$1,002.80	\$1,002.80	\$26.92
4	Fifth Third Bank	7100-900	\$7,726.52	\$7,765.37	\$7,765.37	\$208.44
5	Bureaus Investment Group Portfolio No 15 LLC	7100-900	\$7,841.00	\$7,901.79	\$7,901.79	\$212.10
	American Express	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Chase	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Chase Card	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Comenity Bank/cathrins	7100-000	\$1,049.10	\$0.00	\$0.00	\$0.00
	Comenity Bank/Lane Bryant	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Department of Finance	7100-000	\$1,320.00	\$0.00	\$0.00	\$0.00
	First Merit Bank, N.A.	7100-000	\$100.00	\$0.00	\$0.00	\$0.00
	Ford Motor Credit Corporation	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	GECRB/ Old Navy	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Illinois Collection Service, Inc.	7100-000	\$678.00	\$0.00	\$0.00	\$0.00
	Lane Bryant Retail/soa	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Sears/cbna	7100-000	\$2,824.00	\$0.00	\$0.00	\$0.00
	Us Dept Of Education	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$43,584.33	\$37,946.86	\$37,946.86	\$1,018.56

## ASSET CASES

Case No.: 15-01714-CAD  
Case Name: SPANIAK, LYNDAL  
For the Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Date Filed (f) or Converted (c): 01/19/2015 (f)  
§341(a) Meeting Date: 02/24/2015  
Claims Bar Date: 10/14/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	Cash	\$0.00	\$0.00	\$0.00	FA
2	First Merit - checking account	\$3.00	\$3.00	\$0.00	FA
3	American First Credit Union - savings account	\$100.00	\$100.00	\$0.00	FA
4	American First Credit Union - holiday account	\$30.00	\$30.00	\$0.00	FA
5	Security deposit w/ landlord	\$1,000.00	\$0.00	\$0.00	FA
6	Misc. household goods	\$500.00	\$500.00	\$0.00	FA
7	Misc. Petty Items: books, pictures, art, etc.	\$100.00	\$100.00	\$0.00	FA
8	Misc. clothing	\$100.00	\$100.00	\$0.00	FA
9	Misc. Petty Items: furs/jewelry	\$100.00	\$100.00	\$0.00	FA
10	Misc. Petty Items: hobby/sports equipment	\$100.00	\$100.00	\$0.00	FA
11	401k through work - Fidelity	\$24,000.00	\$0.00	\$0.00	FA
12	Pension - United Food and Commercial Workers Union	Unknown	\$0.00	\$0.00	FA
13	Walgreen stock (1) share - WBA	\$76.05	\$76.05	\$0.00	FA
14	2014 tax refund	\$644.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b> Updated per amended schedules (dkt 17)					
15	Estate of Charles Schroeder (Debtor's uncle, deceased 11/2014 - Cheryl Spaniak, Executor; Debtor has 1/4 share of estate--remainder to each of Debtor's 3 siblings)	Unknown	\$2,356.00	\$2,356.00	FA
<b>Asset Notes:</b> Debtor has waived her claim of exemption in this asset per amended schedule C (dkt 27)					
16	2001 Ford Focus 86k+ miles	\$2,077.00	\$0.00	\$0.00	FA
<b>TOTALS (Excluding unknown value)</b>					
		<b>\$28,830.05</b>	<b>\$3,465.05</b>	<b>\$2,356.00</b>	<b>Gross Value of Remaining Assets \$0.00</b>

**Major Activities affecting case closing:**

06/21/2017 2017 Reporting Period:

Debtor has amended exemptions regarding the inheritance. TFR submitted to UST for review 6/30/17.

## ASSET CASES

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For the Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Date Filed (f) or Converted (c): 01/19/2015 (f)  
§341(a) Meeting Date: 02/24/2015  
Claims Bar Date: 10/14/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

06/30/2016 2016 Reporting Period:  
Trustee filed appearance in probate case and attended intervention hearing 4/22/16.

06/30/2015 Received funds from probate - debtor claims exemption - negotiations with her attorney re other non-exempt assets  
2015 Reporting Period:  
Debtor's uncle passed away in November 2014. Debtor will inherit 25% of uncle's estate. Trustee requests probate attorney's contact information to determine the exact nature of the inheritance.

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR):

08/13/2016/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-01714-CAD  
Case Name: SPANIAK, LYNDAL  
Primary Taxpayer ID #: \*\*\_\*\*\*5301  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 1/19/2015  
For Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*1401  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
05/24/2016	(15)	Cheryl L. Spaniak	Probate Distribution from Debtor's Uncle's Estate	1129-000	\$2,356.00		\$2,356.00
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$0.85	\$2,355.15
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$3.67	\$2,351.48
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$3.79	\$2,347.69
08/31/2016		Green Bank	Bank Service Fee	2600-000		\$3.78	\$2,343.91
08/21/2017	3001	Lakelaw	Claim #: ; Amount Claimed: \$216.10; Distribution Dividend: 100.00%;	3120-000		\$216.10	\$2,127.81
08/21/2017	3002	Lakelaw	Claim #: ; Amount Claimed: \$3,050.00; Distribution Dividend: 100.00%;	3110-000		\$500.00	\$1,627.81
08/21/2017	3003	David P. Leibowitz	Trustee Compensation	2100-000		\$589.00	\$1,038.81
08/21/2017	3004	David P. Leibowitz	Trustee Expenses	2200-000		\$20.25	\$1,018.56
08/21/2017	3005	Discover Bank	Claim #: 1; Amount Claimed: \$19,877.19; Distribution Dividend: 2.68%;	7100-900		\$533.53	\$485.03
08/21/2017	3006	PYOD, LLC its successors and assigns as assignee	Claim #: 2; Amount Claimed: \$1,399.71; Distribution Dividend: 2.68%;	7100-900		\$37.57	\$447.46
08/21/2017	3007	Quantum3 Group LLC as agent for	Claim #: 3; Amount Claimed: \$1,002.80; Distribution Dividend: 2.68%;	7100-900		\$26.92	\$420.54
08/21/2017	3008	Fifth Third Bank	Claim #: 4; Amount Claimed: \$7,765.37; Distribution Dividend: 2.68%;	7100-900		\$208.44	\$212.10
08/21/2017	3009	Bureaus Investment Group Portfolio No 15 LLC	Claim #: 5; Amount Claimed: \$7,901.79; Distribution Dividend: 2.68%;	7100-900		\$212.10	\$0.00

SUBTOTALS \$2,356.00 \$2,356.00

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-01714-CAD  
Case Name: SPANIAK, LYNDAL  
Primary Taxpayer ID #: \*\*\_\*\*\*5301  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 1/19/2015  
For Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*1401  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

<b>TOTALS:</b>	\$2,356.00	\$2,356.00	\$0.00
<b>Less: Bank transfers/CDs</b>	\$0.00	\$0.00	
<b>Subtotal</b>	\$2,356.00	\$2,356.00	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$2,356.00	\$2,356.00	

**For the period of 1/19/2015 to 9/21/2017**

Total Compensable Receipts:	\$2,356.00
Total Non-Compensable Receipt	\$0.00
Total Comp/Non Comp Receipts	\$2,356.00
Total Internal/Transfer Receipts	\$0.00

Total Compensable Disbursements:	\$2,356.00
Total Non-Compensable Disbursement	\$0.00
Total Comp/Non Comp Disbursements	\$2,356.00
Total Internal/Transfer Disbursements	\$0.00

**For the entire history of the account between 05/23/2016 to 9/21/2017**

Total Compensable Receipts:	\$2,356.00
Total Non-Compensable Receipt	\$0.00
Total Comp/Non Comp Receipts	\$2,356.00
Total Internal/Transfer Receipts	\$0.00

Total Compensable Disbursements:	\$2,356.00
Total Non-Compensable Disbursement	\$0.00
Total Comp/Non Comp Disbursements	\$2,356.00
Total Internal/Transfer Disbursements	\$0.00



## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-01714-CAD  
Case Name: SPANIAK, LYNDAL  
Primary Taxpayer ID #: \*\*\_\*\*\*5301  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 1/19/2015  
For Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*1401  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$2,356.00

\$2,356.00

\$0.00

**For the period of 1/19/2015 to 9/21/2017**

Total Compensable Receipts: \$2,356.00  
Total Non-Compensable Receipt \$0.00  
Total Comp/Non Comp Receipts \$2,356.00  
Total Internal/Transfer Receipts \$0.00

Total Compensable Disbursements: \$2,356.00  
Total Non-Compensable Disbursement \$0.00  
Total Comp/Non Comp Disbursements \$2,356.00  
Total Internal/Transfer Disbursements \$0.00

**For the entire history of the case between 01/19/2015 to 9/21/2017**

Total Compensable Receipts: \$2,356.00  
Total Non-Compensable Receipt \$0.00  
Total Comp/Non Comp Receipts \$2,356.00  
Total Internal/Transfer Receipts \$0.00

Total Compensable Disbursements: \$2,356.00  
Total Non-Compensable Disbursement \$0.00  
Total Comp/Non Comp Disbursements \$2,356.00  
Total Internal/Transfer Disbursements \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ